

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MANDOL T. RUGGS
IRENE E. RUGGS
Debtor(s)

Case No. 19-23167JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/12/2019.
- 2) The plan was confirmed on 10/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/28/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/31/2020.
- 5) The case was dismissed on 02/17/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,375.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,900.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$13,900.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,437.48
Court Costs	\$0.00
Trustee Expenses & Compensation	\$817.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,255.20**

Attorney fees paid and disclosed by debtor: \$510.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY AND SCHOOL DISTRICT OF PIT	Priority	NA	313.50	313.50	0.00	0.00
CITY OF NEW CASTLE (EIT)**	Priority	NA	777.76	777.76	0.00	0.00
CITY OF NEW CASTLE (PERCAPITA)	Unsecured	NA	0.00	0.00	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	140.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	8,500.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,900.00	1,900.97	1,900.97	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	55.08	55.08	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	1,484.82	1,484.82	0.00	0.00
ECMC(*)	Unsecured	NA	27,823.45	27,823.45	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	760.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,417.30	1,352.75	1,352.75	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	17.01	17.01	0.00	0.00
LVNV FUNDING LLC	Unsecured	411.00	411.17	411.17	0.00	0.00
MED EXPRESS	Unsecured	193.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O ECM	Unsecured	5,727.00	12,635.69	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	73.41	73.41	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	1,050.10	1,050.10	0.00	0.00
PENDRICK CAPITAL PARTNERS II LL	Unsecured	1,263.00	1,263.60	1,263.60	0.00	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	NA	472.50	472.50	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	799.40	799.40	0.00	0.00
PITTSBURGH CENTRAL FCU**	Unsecured	280.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	86.34	86.34	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	680.00	679.85	679.85	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	438.00	438.79	438.79	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	98,122.00	96,775.13	0.00	9,644.80	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	15,285.16	15,285.16	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Priority	0.00	650.00	650.00	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	9,351.00	9,351.49	9,351.49	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	4,040.76	4,040.76	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,060.80	1,060.80	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	168.00	168.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,360.80	1,360.80	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,642.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$9,644.80	\$0.00
Mortgage Arrearage	\$15,285.16	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$86.34	\$0.00	\$0.00
TOTAL SECURED:	\$15,371.50	\$9,644.80	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,144.11	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,144.11	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,401.90	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,255.20</u>	
Disbursements to Creditors	<u>\$9,644.80</u>	
TOTAL DISBURSEMENTS :		<u>\$13,900.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.